MARY ANN MULHALL
   DIRECTOR

TO:          Massachusetts Merit Rating Liaisons

FROM:       Mary Ann Mulhall, Director

DATE:        September 23, 2005

RE:          Safe Driver Insurance Plan (SDIP) Statement for 2006 - Correction

NOTICE NO: 0021

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I am enclosing a corrected Safe Driver Insurance Plan (SDIP) Statement package for 2006 to replace the SDIP Statement package sent with Notice No. 0020.  This correction is required because of a mistake in the fourth sentence of the last paragraph of the statement text.

The fourth sentence in the last paragraph of the SDIP Statement enclosed with Notice No. 0020 incorrectly states that the operator must have exactly 1 surchargeable incident in the most recent 5 years.  This fourth sentence should be:

> "An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal."

Enclosure

# Appendix R
# SAFE DRIVER INSURANCE PLAN STATEMENT

## Format 1 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **(1)**
Policy Number : **(2)**
Effective Date : **(3)**    Expiration Date : **(4)**
MRB Process Date : **(5)**    Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
--------- OPERATOR ---------      --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                      INCIDENT SURCHARGE
NUMBER                       ST   DESCRIPTION                DATE     DATE     VALUE
----------------------- --   --------------------- -------- -------- ---
   (12)                      (13)  STARTING DATE                        (18)     (19)
((14),     (15),        (16), (17))   (20)                   (21)     (22)     (23)
                                                                               ===
                                  OPERATOR SDIP POINTS                          (24)
```

# Appendix R
# SAFE DRIVER INSURANCE PLAN STATEMENT

## Format 2 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **(1)**
Policy Number : **(2)**
Effective Date : **(3)** Expiration Date : **(4)**
MRB Process Date : **(5)** Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

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```
--------- OPERATOR ---------       --------- DRIVING  HISTORY  INFORMATION ---------
LICENSE                                                         INCIDENT SURCHARGE
NUMBER                       ST    DESCRIPTION              DATE     DATE     VALUE
------------------------ --    --------------------- -------- -------- ---
     (12)                     (13)  STARTING DATE                       (18)     (19)
((14),    (15),          (16), (17))  (20)                    (21)     (22)     (23)
                                                                                 ===
                                   EXCELLENT DRIVER DISCOUNT (98)                (24)
```

# Appendix R
# SAFE DRIVER INSURANCE PLAN STATEMENT

## Format 3 of 3

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **(1)**
Policy Number : **(2)**
Effective Date : **(3)**     Expiration Date : **(4)**
MRB Process Date : **(5)**     Transaction Codes: **((6),(7),(8),(9),(10),(11))**

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
––––––––– OPERATOR –––––––––        ––––––––– DRIVING  HISTORY  INFORMATION –––––––––
LICENSE                                                         INCIDENT SURCHARGE
NUMBER                         ST   DESCRIPTION                 DATE     DATE     VALUE
–––––––––––––––––––––––––– ––   –––––––––––––––––––––– –––––––– –––––––– –––
       (12)                    (13)  STARTING DATE                        (18)        (19)
((14),    (15),       (16), (17))  (NO INCIDENTS)                                     00
                                                                                    ===

                                    EXCELLENT DRIVER DISCOUNT PLUS (99)
```

# Appendix R
# SAFE DRIVER INSURANCE PLAN STATEMENT

## Example 1 of 2

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **State Farm Mutual**
Policy Number : **POLICY EXAMPLE 1 0000**
Effective Date : **01-01-2006**  Expiration Date : **01-01-2007**
MRB Process Date : **10-17-2005**  Transaction Codes: (**828**,**2**,**01-01-2006**,**1**,**V**,**721**)

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
––––––––– OPERATOR –––––––––        ––––––––– DRIVING  HISTORY  INFORMATION –––––––––
LICENSE                                                   INCIDENT  SURCHARGE
NUMBER                        ST     DESCRIPTION          DATE      DATE       VALUE
––––––––––––––––––––––––––     ––     ––––––––––––––––––––  ––––––––  ––––––––   –––
S01234567                     MA     STARTING DATE                   01-01-2000   00
(SMITH     , 06-20-1945,  06, N)     MAJOR ACCIDENT       09-26-2000 10-02-2000   00
                                     MAJOR ACCIDENT       10-19-2003 10-27-2003   04
                                     MAJOR ACCIDENT       12-12-2004 01-03-2005   00
                                     DWI ALCOHOL PROGRAM  12-12-2004 01-27-2005   05
                                     SPEEDING             03-01-2005 03-31-2005   02
                                                                                 ===
                                     OPERATOR SDIP POINTS                          11


S07999999                     MA     STARTING DATE                   01-01-2000   00
(REEVES    , 03-15-1932,  06, N)     (NO INCIDENTS)                                00
                                                                                 ===
                                     EXCELLENT DRIVER DISCOUNT PLUS (99)
```

# Appendix R
# SAFE DRIVER INSURANCE PLAN STATEMENT

## Example 2 of 2

Safe Driver Insurance Plan (SDIP) Statement

Insurance Company : **State Farm Mutual**
Policy Number : **POLICY EXAMPLE 2 0000**
Effective Date : **01-01-2006** Expiration Date : **01-01-2007**
MRB Process Date : **10-17-2005** Transaction Codes: (**828**,**2**,**01-01-2006**,**1**,**V**,**821**)

Dear Policyholder:

This statement contains each listed operator's SDIP Points or Credit Code based on driving records maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. This policy will receive an SDIP premium increase (surcharge) for each operator with operator SDIP Points from 01 through 45 who is assigned to a vehicle; or an SDIP premium decrease (credit) for each operator with the Excellent Driver Discount Credit Code (98) or the Excellent Driver Discount Plus Credit Code (99) who is assigned to a vehicle.

The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. For all operators, that column on the Starting Date Line contains the beginning date of the policy experience period (6 years) or a later date if the operator has fewer than 6 years of driving experience.

An operator's SDIP Points is the sum of the surcharge points for surchargeable incidents in the 6-year policy experience period. An operator who has been licensed and incident-free during the most recent 3 years may receive a 1-point reduction in the surcharge points for each incident if there are 3 or fewer incidents in the most recent 5 years. An operator who has been licensed and incident-free during the most recent 5 years may receive the Excellent Driver Discount Credit Code (98). An operator who has been licensed for the most recent 5 years and has been incident-free for the most recent 3 years may receive the Excellent Driver Discount Credit Code (98) if there is exactly 1 surchargeable incident in the most recent 6 years and that incident is a minor traffic violation with a disposition of non-criminal. An operator who has been licensed and incident-free for 6 years may receive the Excellent Driver Discount Plus Credit Code (99).

```
––––––––– OPERATOR –––––––––        ––––––––– DRIVING  HISTORY  INFORMATION –––––––––
LICENSE                                                         INCIDENT SURCHARGE
NUMBER                          ST  DESCRIPTION          DATE      DATE      VALUE
–––––––––––––––––––––––––––– ––  –––––––––––––––––––– ––––––––  ––––––––   –––
S05555555                       MA  STARTING DATE                  01-01-2000   00
(JONES     , 06-20-1945,  06, N)    FAILURE TO STOP     11-26-2000 12-02-2000   00
                                                                              ===
                                    EXCELLENT DRIVER DISCOUNT (98)
```

## Appendix R
## SAFE DRIVER INSURANCE PLAN STATEMENT
**Data Definitions**

The Safe Driver Insurance Plan (SDIP) Statement is prepared from Policy Inquiry Response Record(s) produced by the MRB. The Policy Inquiry Response Record(s) produced for an Information Only Inquiry (Transaction Type 9) are for insurer information only and must not be used to prepare the SDIP Statement to the policyholder. Field descriptions below in parentheses indicate a field displayed on the SDIP Statement without a field description.

Field
Number

1    **Insurance Company Name.** This field contains the insurance company name for the insurance company code displayed in Transaction Codes field number 6.

2    **Policy Number.** This field contains the 16-position Policy Number from the Policy Inquiry Response.

**Policy Number-Company Use.** This field contains the 4-position Policy Number-Company Use data. This field is optional. If used it must be displayed immediately after the Policy Number.

3    **Effective Date.** This field contains the Policy Effective Date from the Policy Inquiry Response.

4    **Expiration Date.** This field contains the Policy Expiration Date from the Policy Inquiry Response.

5    **MRB Process Date.** This field contains the MRB Process Date from the Policy Inquiry Response.

6    **Transaction Codes: (Insurance Company Code).** This field contains the insurer's 3-digit insurance company code from the Policy Inquiry Response.

7    **Transaction Codes: (Transaction Inquiry Type).** This field contains the Transaction Inquiry Type from the Policy Inquiry Response.

8    **Transaction Codes: (Transaction Effective Date).** This field contains the Transaction Effective Date from the Policy Inquiry Response.

Field
Number

| | |
|---|---|
| **9** | **Transaction Codes: (Coverage Code).**  This field contains the Coverage Code from the Policy Inquiry Response. |
| **10** | **Transaction Codes: (Market Indicator).**  This field contains the Market Indicator from the Policy Inquiry Response. |
| **11** | **Transaction Codes: (Premium Town).**  This field contains the Premium Town Code from the Policy Inquiry Response. |
| **12** | **Operator: License Number.**  This field contains the Operator License Number from the Policy Inquiry Response. |
| **13** | **Operator: License St.**  This field contains the Operator License State Code from the Policy Inquiry Response. |
| **14** | **Operator: (Operator Name).**  This field contains the Operator Surname from the Policy Inquiry Response. |
| **15** | **Operator: (Operator Date of Birth).**  This field contains the Operator Date of Birth from the Policy Inquiry Response. |
| **16** | **Operator: (Years Driving Experience).**  This field contains the Years Driving Experience from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record. |
| **17** | **Operator: (Out-of-State Incidents Indicator).**  This field contains the Out-of-State Incidents Indicator from the Policy Inquiry Response as submitted by the insurer on the Policy Inquiry Source Record. |
| ● | **STARTING DATE Line.**  The Starting Date Line prints at the beginning of each listed operator with a value of "STARTING DATE" in the Description Column. |
| **18** | **STARTING DATE Line: Surcharge Date Column.**  This field contains the Operator Experience Date from the Policy Inquiry Response. |
| **19** | **STARTING DATE Line: Value Column.**  This field contains the value 00. |

Field
Number

- **INCIDENT Line.**  One Incident Line is printed for each surchargeable incident.

20          **INCIDENT Line: Description Column.**  This field contains the Incident Description from the Policy Inquiry Response.  If the operator has no incidents reported, the text "(NO INCIDENTS)" should be printed.

21          **INCIDENT Line: Incident Date Column.**  This field contains the Incident Date from the Policy Inquiry Response.  If the operator has no incidents reported, this field should be blank.

22          **INCIDENT Line: Surcharge Date Column.**  This field contains the Surcharge Date from the Policy Inquiry Response.  If the operator has no incidents reported, this field should be blank.

23          **INCIDENT Line: Value Column.**  This field contains the Incident Number of Points from the Policy Inquiry Response.  If the operator has no incidents reported, this field should contain "00".

An underscore line consisting of three (3) equal signs (= = =) in the Value Column should be printed before the Operator SDIP Line.  The format of the Operator SDIP Line varies depending on the value of Operator SDIP Points.

- **OPERATOR SDIP Line.**  One Operator SDIP Line is printed for each operator.

**OPERATOR SDIP Line: Format 1 of 3**
If the value of Operator SDIP Points is from 00 through 45, the text "OPERATOR SDIP POINTS" must be displayed below the Underscore Line.

**OPERATOR SDIP Line: Format 2 of 3**
If the value of Operator SDIP Points is 98, the text "EXCELLENT DRIVER DISCOUNT (98)" must be displayed below the Underscore Line.

**OPERATOR SDIP Line: Format 3 of 3**
If the value of Operator SDIP Points is 99, the text "EXCELLENT DRIVER DISCOUNT PLUS (99)" must be displayed below the Underscore Line.

24          **OPERATOR SDIP Line: Value Column.**  This field contains the value of the Operator SDIP Points field from the Policy Inquiry Response except when Operator SDIP Points = 98 or 99.  When the Operator SDIP Points field = 98 or 99, this field must be left blank.